

IN RE:

PAUL M. RUDA

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-21573

Chapter 13

Document No.: 133

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 29th day of December, 2021, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

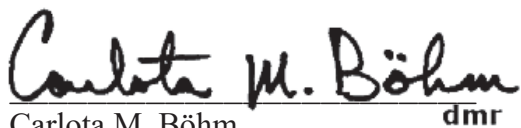
(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED
12/29/21 12:09 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA


Carlota M. Böhm dmr

Chief United States Bankruptcy Court Judge

In re:
Paul M. Ruda
Debtor

Case No. 17-21573-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala

Page 1 of 3

Date Rcvd: Dec 29, 2021

Form ID: pdf900

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2021:

Recip ID	Recipient Name and Address
db	+ Paul M. Ruda, 112 Meadow Court, Pittsburgh, PA 15229-2164
cr	+ American Honda Finance Corporation, d/b/a Acura Fi, 3625 W. Royal Lane #200, Irving, TX 75063-2912
cr	+ Ross Township, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14404673	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, Acura Financial Services, P.O. Box 65507, Wilmington, DE 19808-0507
14665121	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14404677	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissan Motor Acceptance, PO Box 371447, Pittsburgh, PA 15250
14407083	Nissan, POB 660366, Dallas, TX 75266-0366
14648046	+ Ross Township, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Dec 29 2021 23:14:00	Ross Township, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14416672	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 29 2021 23:14:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14699234	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Dec 29 2021 23:14:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146-1873
14420863	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 29 2021 23:24:26	Capital One / Union Plus Mastercard, PO Box 71104, Charlotte, NC 28272-1104
14665121	Email/PDF: bncnotices@becket-lee.com	Dec 29 2021 23:24:26	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14664361	+ Email/Text: bnc@bass-associates.com	Dec 29 2021 23:14:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
15301522	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Dec 29 2021 23:14:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1873
14404675	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 29 2021 23:24:21	Chase Bank, PO Box 15123, Wilmington, DE 19850-5123
14404674	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 29 2021 23:24:21	Chase Bank, c/o Cardmember services, PO Box 15123, Wilmington, DE 19850-5123
14404676	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 29 2021 23:24:26	Chase Mortgage Corporation, P. O. Box 24696, Columbus, OH 43224-0696
14420867	Email/Text: PBNCNotifications@peritussservices.com		

District/off: 0315-2

User: aala

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14404678	Email/Text: Bankruptcy.Notices@pnc.com	Dec 29 2021 23:14:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
		Dec 29 2021 23:14:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14420870	Email/Text: Bankruptcy.Notices@pnc.com	Dec 29 2021 23:14:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
14678399	Email/Text: Bankruptcy.Notices@pnc.com	Dec 29 2021 23:14:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
14697975	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 29 2021 23:24:30	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14739457	+ Email/PDF: rmscedi@recoverycorp.com	Dec 29 2021 23:24:30	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14648046	+ Email/Text: ebnjts@grblaw.com	Dec 29 2021 23:14:00	Ross Township, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14404679	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 29 2021 23:24:23	The Home Depot, c/o Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
cr		Community Loan Servicing, LLC
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14420861	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Acura Financial Services, P.O. Box 65507, Wilmington, DE 19808-0507
14420862	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Acura Financial Services, P.O. Box 65507, Wilmington, DE 19808-0507
14420865	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, PO Box 15123, Wilmington, DE 19850-5123
14420864	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, c/o Cardmember services, PO Box 15123, Wilmington, DE 19850-5123
14420866	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Mortgage Corporation, P. O. Box 24696, Columbus, OH 43224-0696
14420868	*P++	NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366, address filed with court:, Nissan Motor Acceptance, PO Box 371447, Pittsburgh, PA 15250
14420869	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14420871	*+	The Home Depot, c/o Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328

TOTAL: 3 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: aala

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Form ID: pdf900

Total Noticed: 23

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Ross Township jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Paul M. Ruda julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
William E. Craig	on behalf of Creditor American Honda Finance Corporation d/b/a Acura Financial Services, administrator for Honda Lease Trust ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8